

EXHIBIT C

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January 11, 2006

Mrs. Kenneth David
1647 12th Street
Arcata, CA 95521

Re: Bank of America Pension Benefits

Dear Elena:

I believe you may know of me from St. Mary's Parish. My wife, Rebecca, plays the piano at Mass, usually at the 5:30 p.m. Mass on Saturday.

I have been contacted by a friend, Brian McTigue, an attorney in Washington D.C. I have known Brian since he moved from Northern California to Washington 20 years ago. He and I worked together on a number of pension fund issues. He is very knowledgeable regarding pensions and 401(k's).

Brian has recently asked me if I knew any Bank of America (BofA) employees or former employees. He would like to talk to them regarding the BofA pension and 401 (k) plans (as they were changed after the merger with NationsBank in 2000). I told him that I believe you worked at or managed the Arcata BofA branch.

Brian is researching whether many BofA employees who participated in the plans should be getting more pension benefits than they are. He also believes that this likely includes many employees who have retired and many who have taken a lump sum distribution from a plan or rolled out pension assets to an IRA. Many current and former employees may have more coming.

I understand that you recently retired from BofA and may also know other BofA staffers who might be affected. If you would call me, I would appreciate your talking with Brian and myself.

Happy New Year! And if you have in fact recently retired, congratulations.

Very truly yours,


WILLIAM G. BERTAIN

WGB/flh
bcc: Brian McTigue